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Where Do You Stand?

HOW far are you away from the bread line?

In other words, if your pay were closed off today, how long could you keep going? You may have a salary, wages, stipend, or whatever you please to call it. In the long run, though, it is the result of your having sold your power to work, and if that were all eliminated, how many weeks or months—or shall we mention the word years—before you would be seeking charity?

In the report of a bank that makes loans to about 2,000,000 people a year some interesting facts are shown.

The average loan is \$186, though some loans run as high as \$5,000, as low as \$50.

Three-fourths of the borrowers have no property, are unable to furnish security. They have to get responsible people to "go good" for them by indorsement.

Almost any actuary will give you the information that only 10 per cent of the people who reach 65 years are self-supporting.

From people who borrow small sums from banks, we pass to another class. You meet them right along—trying to raise loans among their friends.

Every office or shop of any size has at least one person who is always a certain amount of money behind the game. It may be 50 cents or \$5 or some other sum.

Whatever it is, it seems to be the "improvident" one's "borrowing capacity." If you watch, you get so you know just how much he is going to ask for when he rushes up and shakes hands warmly.

A certain fellow seems to be always borrowing \$5. He pays it back and soon borrows it again—from the same source or someone else. Often he has a route that he works, in a circle, like the gent who used to do a lot of walking in accumulating his jag.

This fellow is chronically \$5 behind the game—just that much removed from the bread line. One of the great financial mysteries is why he doesn't manage to get \$5 ahead of the game so he can borrow from himself instead of his friends.

Borrowing small sums or cups of flour becomes a habit.

Housewives have noticed that certain neighbors are eternally borrowing the same things, time after time.

Borrowing started back in the days when an improvident cat saw his neighbor bring in a catch of fish or a "bag" of wild birds on animals. You can picture the provident man rushing to the hard-working hunter with this proposition: "Lend me a bird or a carcass and I'll pay you back when I kill some."

A certain number of unfortunates are driven to borrowing from their friends by sheer bad luck. The chronic borrower, however, is usually a plain old-fashioned specimen of what country town people call shiftlessness.

This Is Dangerous.

STANLEY BALDWIN, chancellor of the exchequer in the BONAR LAW cabinet, has stated in his campaign speeches that there would be no immediate reduction in taxation.

And so it is that he is being accused of lack of tact in his campaign utterances.

Certainly he shows a lack of fine, old-time political schooling.

He should know that a platform is to get in on, but not to ride on.

Let him tell the people the taxes will be cut in two, and then after election day forget his promises.

If we get to the stage where we are going to limit our campaign speeches to positive facts, then the old-time political tab-thumper will find that his glory has departed, and his thunder so diluted that it has lost its crack.

London's Street Traffic.

ACCORDING to reports, the "bus" drivers and the street railway system of London are going to fight it out for the business of carrying passengers in this city.

There can be no doubt that the operation of the "bus" systems have taken a lot of money away from the street railway. Some estimate that the amount is over \$200 per day, although there are no figures available to prove it.

Were the city to own the railway system there would be the same competition.

Meanwhile the authorities move slowly in regard to making any decision about taking over the road or renewing the franchise with the company.

The street railway franchise is losing in value daily because the company has not the exclusive right to carry passengers on the streets of London. If this exclusive right is not granted, no company can make money running a street railway system here.

The attitude of the public is that when they want to get home or down town they are going to ride on the first thing that shows up. That is why the bus service is carrying the number of people it does.

Officials can hardly afford to take

the attitude of "let them fight it out, and may the best man win." Right now London officialdom should be looking ahead ten or fifteen years.

Answer This.

IN the year 1901, JESSE SANDERSON was sentenced to prison for life for murder. Two years later he made his escape. Today a story comes from Memphis, Tenn., that SANDERSON is on his way back to jail to spend the remainder of his life sentence.

After he escaped from jail he lived a decent life, and later was married, his wife knowing all about his former record. Ever since he secured his freedom, 19 years ago, he has been a good citizen.

Should this man be sent back to jail?

He was locked up as a murderer 21 years ago, the idea at that time being, of course, that his freedom was a menace to society. But he has lived at liberty for 19 years and has shown that he is not a menace to any person.

If you were a judge in this case, how would you act? Would the strict interpretation of the law be uppermost in your mind, and the man be sent back because he was guilty of a crime in 1901 that called for life imprisonment? Or would you take the view that for 19 years he had proved he was a good citizen and that society had nothing to fear from him, therefore he should remain free?

Didn't Expect It.

SENATOR McCUMBER, in a statement at Washington, makes it plain that he does not expect there will be a reciprocity pact made between Canada and United States.

SENATOR McCUMBER shares with FORBNEY the reputation of having framed and shoved through the House at Washington the present tariff which seeks to keep out of United States everything that other countries might wish to sell to the people there.

He is not of the reciprocity school in any sense of the word, and a reciprocity pact that he would approve would be of no service to the consumer.

It is not likely that any person at Ottawa ever seriously suspected that a reciprocity pact would come from tariff engineers who think in terms of high walls and prohibitive rates.

Many Issues.

EVERYTHING in the way of ammunition is being utilized in the British election.

Campaign leaders spend odd moments in spinning new phrases indicative of ridicule and desirous of contempt.

The old political trick of harpooning an opponent is being practiced to the tenth degree, and closed pages of recent years are being laid bare.

The handling of the Near East—how LORD GEORGE succeeded ASQUITH—libel actions for statements made on the platform—the reason why Canadian timber was so severely turned down by the Empire Exhibition in London—that £12,000 is the current price for a knighthood and £25,000 for a baronetcy, and that these sums were to be paid to coalition whips—even down to the fact that pink caviare is taken from Canadian salmon.

And there are two weeks yet to go before the people of Britain go to the polls to render their decision on the mass of opinion placed before them.

By that time it is quite possible they may be discussing what right WILHELM HOHENZOLLERN had to get married a second time, or which potato is the best for soil and, the Green Mountain or Irish Cobler.

LITTLE TISERS

If a pig knew that he was going to get killed as soon as he got fat enough, he might not eat so much.

Some person has donated an egg to McGill University that is said to be a million years old. Cold storage plants down that way must be getting crowded.

When the hunting season gets under way, we pity the farmer who ever was known to have a wild duck roost at his farm over night, or who has a cow with horns long enough to pass for a deer.

College papers all over the country are protesting against hazing of new students. This form of protest has been going on for years, always after the event takes place. The only way to stop hazing is to stop it.

A masked robber entered a Windsor home, whereupon the man of the house threw him out. He spoiled the whole thing later by admitting that he thought it was his own son playing a joke on him.

HON. W. C. KENNEDY, minister of railways, is able to be out of bed for a short time, and can be wheeled to the sun parlor. May he soon be at the stage where he can meet the man who started the rumor that he was going to resign.

J. EMMETT BUCKLEY, an attorney at Oklahoma, stated in court that he was as near a perfect man as could be desired. He neither smoked, chewed, drank nor swore. Since when does a man's perfection begin from the things he does not do?

One reader wanted to know why THE ADVERTISER ran a picture of Mayor Wilson. Well, it was like

this: We had the picture in the of, and in it the mayor wears an overcoat. Then the weather turned somewhat coolish, and the mayor said he didn't know whether he would run again or not. So we couldn't just keep away from picking that picture up and ordering it in for the day.

The more a man looks at the British political situation the more likely is he to become cross-eyed. This would be caused by trying to find out where LLOYD GEORGE is or is not.

There are LLOYD GEORGE Liberals and LLOYD GEORGE Conservatives. And there are a few LLOYD GEORGE Independents. Labor is about the only group that has its fences fairly well built, so that its members cannot scamper off and flirt with LLOYD GEORGE.

It's fine to have colleges where they figure things out for you and then tell you what they've done. Here's one man, PROFESSOR CHARLES J. BULLOCK, who does economic research at Harvard University. He has been going over previous post-war experiences, and says prices will not come down to normal for ten years yet. Which is a long time to wait, especially for the young man who doesn't want to get married until cost of living is cheaper.

SIR HENRY PELLIAT is appealing against the assessment on his house in Toronto, Casa Loma, which the assessors have put down at \$200,000 this year, against \$100,000 last year. At the court of revision it was argued that the place had cost four million. Without commenting on the merits of the appeal, it is a fact that an owner appealing against the assessment on a four million place has smaller chance of getting a good hearing than a man appealing on what he is assessed against a four thousand place.

CAPTAIN FREEMAN, who drops into Prince Rupert now and then, has a new way of settling his grievances against the government. He had some dispute with the marine department, and in order to get the thing fixed he took possession of the customs house, using a gun to let the people know who he was. When he got the promises he wanted he pulled down the artillery and went about his business. Thus it is that a gun, judiciously used, brings results. The trouble comes when some person gets excited and starts pulling the trigger.

Some of the things that are being done in the name of marriage in United States are so notoriously past all bounds of decency as to put a bit of a test on the credulity of Canadian readers. For instance, if it were to be stated that a girl of 24 had been sent to the house of correction after being married seven times, it would be declared that some reporter was selling stories at so much per column. The story is backed up by the list of husbands, said list being produced in court. It may be that in this country we are a little too rustic and easily shocked at such details. In that event, may we ever continue to be classed as from the back woods and the tall timbers.

Farmers of West Zorra apparently have had to do the next thing to taking the law in their own hands in securing the arrest of a man who has been annoying the neighborhood for some time, even to the point of making threats of burning buildings and killing inmates of houses. For a number of days this business has been going on, and in the last stage of the proceedings, the farmers themselves had to surround a barn before an arrest was made by county police. Surely there is enough constabulary machinery in the province to round up such a character as this on a few hours' notice, without running the risk of trouble developing during the time he is at large.

Our Own Country.

CANADA'S MOST NORTHERLY POSTOFFICE.

Q.—Where is Canada's most northerly postoffice?

A.—Canada's most northerly postoffice, Aklavik, is at a trading post on the delta in the mouth of the Mackenzie River, and the Arctic Ocean. Two mails will leave the office by steamer during the open season of navigation and one by dog train, the latter being the longest and most lonely postal route on the continent.

CANADA'S METAL PRODUCTION.

Q.—What has been Canada's production in gold, silver, etc.?

A.—Canada has produced a billion and a quarter worth of ore since 1862, including gold, \$448,000,000; silver, \$265,000,000; copper, \$270,000,000; nickel, \$173,000,000; lead, \$54,000,000; zinc, \$20,000,000.

25 YEARS AGO TODAY

HERE WE HAVE ITEMS OF DISTRICT AND WORLD INTEREST AS RECORDED IN THE ADVERTISER OF 1897.

NOVEMBER 2, 1897.

Weather—Strong winds and gales; rain and cooler, clearing towards night.

The Governor-General and Lady Aberdeen are again at Rideau Hall, and will remain at Ottawa until their visit to Toronto on Nov. 10.

From a reliable source arrives the story that the Niagara Falls Park and River Railway people on the Canadian side of the river have at last secured the right to deliver surplus power to all applicants.

Col. John Rouse Merriott Chard, V.C., the hero of the famous defense of Rorke's Drift, South Africa, was

Do We Forget?

By J. A. P. D.
For it's Tommy this, and Tommy that, an' "Chuck him out, the brute!"
But it's "Saviour of 'is country" when the guns begin to shoot;
An' it's Tommy this, and Tommy that, an' anything you please;
An' Tommy ain't a bloomin' fool—
You bet that Tommy sees!

NO quirks of human nature, whether in the individual or in the aggregate, were proof against Kipling's keen insight. The above quotation from "Tommy" is evidence of his sympathetic understanding of the individual soldier, and of his accurate summing up of the mass of public opinion. Another war has become history since these lines were written, and another Tommy realizes the instability of public affection and the quick forgetfulness of a busy world.

I am thinking of a man I met last night. Broken in health, reduced in circumstances, he is forced to compete with younger and stronger men in the battle of life: this man of sixty-two, with forty years of soldiering to his credit and the ribbons of three campaigns beneath his shabby coat. As a young trooper in a Lancashire regiment, he first "smelt powder" in Lord Roberts' famous march to Kandahar. In South Africa, first with BULLER and later with KIRCHNER, he once more upheld the cause of his allegiance.

When the Great War broke out in 1914, in spite of his fifty-four years, this gallant fighter, returning at his own expense to England, succeeded by sheer persistence in re-enlisting. Luck, as he probably termed it, favored him; he saw a considerable amount of service in France, eventually being wounded in the battle of the Somme.

Rheumatism and bronchitis, the legacies of many a night's sleep beneath the chill protection of a blanket, developed, and after a long and trying period in a succession of hospitals, he was pronounced cured and accordingly discharged.

A few days ago and a few miles from here he obtained work as a laborer in a gang working on the railroad.

He was the oldest man on the gang, and with pick and shovel and crowbar he labored at a young man's job.

For three days his spirit carried him through this heart-breaking toil, only to succumb at last in a fit of violent nausea that flched the last remnant of his strength. Returning to the city, where he rested for a few days, he once more set forth in search of work, which he found in the employ of a contractor, necessitating further heavy manual labor.

Last night the swollen blisters on his hands told the story of his toil. Tired and dispirited, he was the embodiment of Kipling's Tommy. "The guns had ceased to shoot," the enthusiasm of the country was diverted to business or pleasure, he himself forgotten.

In a cafe in a nearby city, having told the proprietor of his service in France, he was met with, "Well, if you haven't got more sense at your age, you've got what you were asking for."

This is the story of one old soldier existing (one can hardly call it living) in the city. Is the spirit that fought and won the war so weak and selfish that in six short years it can completely forget the value of the sacrifice that "Tommy" made?

JEST

Would All Depend.
Teacher—George, what would you do if another boy called you a story-teller?
George (aged 6).—To my face?
Teacher—Yes.
George—About how big a boy?

But With a Difference.
Mrs. Crimmonbeak—See how nicely that team of horses go along. Why can't man and wife trot along, pleasantly together like that?
Mr. Crimmonbeak—Well, you see, there is only one tongue between those two horses.

Bidding Up.
The auction was in full swing, and bidding was very brisk, when a gentleman walked up to the auctioneer and held a short conversation with him.

Surprising the audience with a stern eye, the auctioneer said: "Gentlemen, I am afraid that a pocketbook containing £200 in notes has been missed; but owing to the nature of certain valuable documents it contains, the owner is prepared to give £50 for its return, and no questions asked."

Silence reigned for a brief space, and then a small voice was heard to call: "Fifty-one."

The city council held a regular meeting last night, with all the members present. Felling resolutions of regret and sympathy were passed regarding the death of Dr. George C. Davis and Dr. J. H. Gardner, both of whom were at one time aldermen.

Jenny Lind, who retired as far back as 1852, when practically at the zenith of her fame as a songstress, died ten years ago today, at the age of 66.

In October 43 births, 29 deaths and 34 marriages were registered at the city clerk's office.

EXCHANGES

Yes, We Were All There.

(Halifax Chronicle.)
THE Toronto Star remarks: "Mary Ellen, who figured in the Anti-gonish ghost stories, has been placed in an asylum, but those who took her seriously are still at large." And, if we mistake not, the Star itself was one of them.

Must Ride or Bust.
(Los Angeles Times.)
WHEN gasoline drops a cent people make more fuss about it than they do when shoes come down \$1. Possibly it is because gasoline has become the prime necessity of life. Here in Southern California a fellow can go barefooted—but he must ride.

Cause and Effect.
(Cleveland Plain Dealer.)
THE Turks are said to be greatly displeased because Lloyd George called them warlike animals. As a result of their displeasure, see what's happened to Lloyd George.

Impartial Reporting.
AT Victoria station, soon after the London conference:

"M. Poincare was cordial and cheerful, despite the failure of his mission."—Liverpool paper.

It is unfortunately the fact that M. Poincare has departed in a very bad temper, and his demeanor at the station this morning was almost churlish."—Same paper, same day.

TO THE EDITOR

THE CITY HALL.

Editor Advertiser:
Sir,—To settle an argument, would you kindly state through your valuable columns why it is that the ratepayers of this city are annually humbugged into voting as to the location for a city hall?

Have not the people of London very emphatically expressed their wish for the Federal Square site? Why this silly child's play each year? The people have a right to know why their oft-expressed wish is treated with contempt.

Are we to remain the laughing-stock of the surrounding energetic cities?

Is it any use coming out at all to cast our votes? We are near an election, and I hope the 1923 council will be composed of men who will carry out the expressed wishes of the people.

Dear Departed.
Marie—You have a souvenir in that pocket?
Mabel—Yes. A lock of my husband's hair.
Marie—But your husband is still alive.
Mabel—Of course, but his hair is gone.



H. G. WELLS' FAMOUS OUTLINE OF HISTORY

The Romance of Mother Earth

When Cattle Were Legal Tender.

TODAY'S INSTALLMENT—48.

PROBLEMS IN HISTORY.

Do You Know—
In what part of the world the picture-writing of primitive man is still practiced?

Do You Know—
The essential difference between pictographs, ideograms and phonograms?

Do You Know—
How a complex and difficult language has probably kept China from being the foremost power in the world today?

Do You Know—
Anything about what is meant by cuneiform writing?

Answers in tomorrow's installment of H. G. Wells' "Outline of History."

those ancient times were in dependent positions, seem to have had no money at all; they did their business by barter. Early Egyptian paintings show this going on.

Drawbacks to Travel.
When one realizes the absence of small money or of any conveniently portable means of exchange in the pre-Alexandrian world, one perceives how impossible was private travel in those days. The first "hins"—no doubt a sort of caravanserai—are commonly said to have come into existence in Lydia in the third or fourth century B. C. That, however, is too late a date. There is good evidence of them at least as early as the sixth century B. C. That, however, is too late a date. There is good evidence of them at least as early as the sixth century B. C. That, however, is too late a date. There is good evidence of them at least as early as the sixth century B. C. That, however, is too late a date.

The First Recorded Coins.
To begin with, metals were handed about in ingots and weighed as such in transactions. Then they were stamped to indicate their fineness and guarantee their purity. The first recorded coins were minted about 600 B. C. in Lydia, a gold-producing country in the west of Asia Minor. The first known gold coins were minted in Lydia by Croesus, whose name has become a proverb for wealth; he was conquered, as we shall tell later, by that same Cyrus the Persian who took Babylon in 539 B. C. But very probably coined money had been used in Babylonia before that time.

"Leather Money."
The "silver shekel," a stamped piece of silver, came very near to being a coin. The promise to pay so much silver or gold on "leather" (parchment) with the seal of some established firm is probably as old or older than coinage. The Carthaginians used such "leather money." We know very little of the way in which small traffic was conducted. Common people, who in

great households it was civilized, or

was a rare and suspected and endangered being. He might suffer horrible cruelties, for there was little law to protect such as he. Few individuals strayed, therefore. One lived and died attached and tied to some patriarchal tribe, if one was a nomad, or to some great household if one was civilized, or

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to one of the big temple establishments which we will presently discuss. Or one was a herded slave.

A Narrow World.
One knew nothing, except for a few monstrous legends, of the rest of the world in which one lived. We know more today, indeed, of the world of 500 B. C. than any single living being knew at that time. We map it out, see it as a whole in relation to past and future. We begin to learn precisely what was going on at the same time in Egypt and Spain and Media and India and China. We can share in imagination not only the wonder of Hanno's sailors, but of the men who lit the warning beacon on the shore. We know that those "mountains flaming to the sky" were only the customary burnings of the dry grass at that season of the year. Year by year, more and more rapidly, our common knowledge increases. In the years to come men will understand still more of those lives in the past, until perhaps they will understand them altogether.

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